

April 5, 2006

I urge all board members to attend the hearing concerning Wal Mart's attempt to enter the banking community. Wal Mart undermines every industry it involves itself in. Currently it has negative affected local pharmacies, grocery stores, and other smaller retailers. I now find out it is attempting to enter banking through a loophole which will allow it to be regulated by the FDIC instead of the Federal Reserve. This is unacceptable and should be scrutinized thoroughly. Please I urge you and your colleagues to please review this effort closely for the integrity of our economy as well as our communities.

Sincerely,

James H. Minor, Jr.